



Dated: January 23, 2014
The following is SO ORDERED:


George W. Emerson, Jr.
UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re:
CARRIE SUSANNE SINGLETON

Chapter 13

Debtor(s)
SSN XXX-XX-4715

Case No. 13-31771-E

Order Confirming Plan

It appearing to the Court that the debtor(s) has filed a plan which has been sent to the scheduled creditors; that at the confirmation hearing it appeared to the Court from statements of the Chapter 13 Trustee, and the entire record herein that the plan as finalized complies with 11 U.S.C.A. §1325(a) and other applicable provisions of Bankruptcy Code; and that the plan should be confirmed;

IT IS THEREFORE, ORDERED BY THE COURT:

1. That the debtor(s)' plan, which is attached hereto, is confirmed;
2. That the debtor pay into the plan as follows:

Debtor One Employer DEPARTMENT OF DEFENSE NPC \$250.00 SEMI-MONTHLY

If this is different from the originally proposed plan, then the Trustee is ordered to enter a separate order changing payment. Furthermore, the debtor(s)' future earnings shall remain under the exclusive control of this Court. In the event of dismissal, or conversion, funds held by the Trustee shall be paid to creditors unless otherwise ordered by the court.

3. All property shall remain property of the Chapter 13 estate under §§541(a) and 1306(a) and shall revest in the debtor(s) only upon discharge pursuant to §1328(a), dismissal of the case, or specific order of the Court. The debtor(s) shall remain in possession of and in control of all property of the

estate not transferred to the Trustee, and shall be responsible for the protection and preservation of all such property, pending further orders of the Court.

4. An attorney fee is allowed in the amount of \$3,000.00. The attorney has received \$500.00 to be retained.

5. Any real estate tax claimants shall be treated as fully secured if the plan proposes to treat them as secured debts. If the debtor(s) surrender(s) any real property during the pendency of this case, the real property will no longer be property of the estate and the automatic stay shall terminate regarding interests of affected real property taxing authorities.

6. The balances of any student loans shall survive discharge if the plan indicates same.

CC: Sylvia Ford Brown

JB

COHN LAW FIRM
291 GERMANTOWN BEND COVE
CORDOVA, TN 38018

/s/ Sylvia Ford Brown

Chapter 13 Trustee

CHAPTER 13 PLAN (INDIVIDUAL ADJUSTMENT OF DEBTS)

DEBTOR(S) CARRIE SUSANNE SINGLETON SSN XXX-XX-4715
: BK NUMBER : 13-31771-E
: 6012 ESSEX STREET
: MILLINGTON, TN 38053
PLAN PAYMENT : (DEBTOR 1) \$250.00 SEMI-MONTHLY - Payroll Deducti
EMPLOYER(S) : DEPARTMENT OF DEFENSE NPC
5720 INTEGRITY DR
MILLINGTON, TN 38055

ADMINISTRATIVE Pay filing fee, Trustee fee, and debtor's attorney fee

MONTHLY
PLAN PYMT

AUTO INSURANCE:

AUTO INSURANCE NOT INCLUDED

HOME MORTGAGE: If no arrearage, ongoing payments deleted unless provided

VIRGINIA HOUSING DEVELOPMENT	ongoing pmt. begin	\$0.00	
Approx. arrearage	\$0.00	Interest 0.00%	\$0.00
[Collateral is being surrendered in full satisfaction of debt]			

SECURED CREDITORS:	VALUE	INT RATE	MONTHLY PLAN PYMT
[retain lien 11 U.S.C.]			
NAVY FEDERAL CREDIT UNION	\$3,185.00	5.25%	\$65.00
QUANTUM3 GROUP LLC	\$500.00	5.25%	\$10.00

UNSECURED CREDITORS: Pay 100% of these claims as follows:

	CLAIM	INT RATE	
ACS	\$543.00	0.00%	\$10.00
[Student Loan]			
DEPARTMENT OF EDUCATION/SLM	\$3,297.00	0.00%	\$70.00
[Student Loan]			
SALLIE MAE GUARANTEE SERVICES-MC E2148 USAF	\$548.82	0.00%	\$10.00
[Student Loan]			

UNSECURED CREDITORS: Pay 40.00% of these claims after above claims are paid:

BANK OF AMERICA	\$1,128.00
WEINSTEIN & RILEY	\$2,202.23
JC PENNY/GE MONEY BANK	\$3,688.00
HUNTER WARFIELD	\$129.00
BECKET & LEE LLP	\$740.67
AAFES/MIL STAR/EXCHANGE	\$8,262.80
NAVY FEDERAL CREDIT UNION	\$4,934.54
REGGIE WHITE SLEEP CENTER	\$50.00
QUANTUM3 GROUP LLC	\$2,578.72
WEINSTEIN & RILEY	\$1,042.08
NAVY FEDERAL CREDIT UNION	\$2,147.07
QUANTUM3 GROUP LLC	\$944.44

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.